

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Patrick Andrew Harrison  
Debtor

Case No. 19-00730-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db +Patrick Andrew Harrison, 8415 4th Ave, Apt. A12, Brooklyn, NY 11209-4632  
5172170 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
5165128 C.tech, P.O. Box 402, Mount Sinai, NY 11766-0402  
5178211 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
5165133 +Distressed Asset Portfolio, 10625 Techwood Circle, Cincinnati, OH 45242-2846  
5165134 First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68102-1593  
5165136 +Keith Jeffrey Golub, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way,  
Eatontown, NJ 07724-2279  
5165137 LTD Financial Services LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000  
5165138 +Lutheran Augustana Ext Care, 5434 2nd Ave, Brooklyn, NY 11220-2606  
5165140 +M & T Bank Mortgages, P.O. Box 900, Millsboro, DE 19966-0900  
5190070 +M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508  
5165144 +NYU Hospital Center/Lutheran Hospit, 550 1st Ave, New York, NY 10016-6402  
5187338 +NYU LANGONE PHYSICIAN SERVICES, C.TECH COLLECTIONS, INC., 5505 NESCONSET HWY,  
MT SINAI, NY 11766-2037  
5165145 +NYU Langone Physician Services, PO Box 415662, Boston, MA 02241-5662  
5165148 +RTR Financial Services, Inc, 2 Teleport Drive, Suite 302, Staten Island, NY 10311-1004  
5165151 +Tsarouhis Law Group, 21 S. 9th St., Ste 200, Allentown, PA 18102-4861  
5176644 +Unifund CCR, LLC, Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861  
5165152 +United Collection Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M&T Bank, 1100 Wehrle Drive,  
Williamsville, NY 14221  
cr +EDI: PRA.COM Mar 19 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5165125 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
5165124 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, P.O. Box 297879,  
Fort Lauderdale, FL 33329-7879  
5165123 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, PO Box 360001,  
Ft. Lauderdale, FL 33336-0001  
5174305 EDI: BECKLEE.COM Mar 19 2020 23:18:00 American Express National Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5165126 EDI: BANKAMER.COM Mar 19 2020 23:18:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
5165127 +EDI: TSYS2.COM Mar 19 2020 23:18:00 Barclay's Bank Delaware, P.O.Box 8803,  
Wilmington, DE 19899-8803  
5173219 EDI: CAPITALONE.COM Mar 19 2020 23:18:00 Capital One Bank (USA), N.A.,  
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
5165129 EDI: CAPITALONE.COM Mar 19 2020 23:18:00 Capital One Bank USA NA, P.O.Box 30281,  
Salt Lake City, UT 84130-0281  
5165132 EDI: DISCOVER.COM Mar 19 2020 23:18:00 Discover Bank, P.O. Box 15316,  
Wilmington, DE 19850  
5167655 EDI: DISCOVER.COM Mar 19 2020 23:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
5165135 +EDI: FSAE.COM Mar 19 2020 23:18:00 First Source Advantage LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
5165130 EDI: JPMORGANCHASE Mar 19 2020 23:18:00 Chase Card, P.O. Box 15298,  
Wilmington, DE 19850  
5165139 E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M & T Bank, PO Box 900,  
Millsboro, DE 19966  
5165141 E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240-1288  
5178528 +EDI: MID8.COM Mar 19 2020 23:18:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
5165142 +EDI: MID8.COM Mar 19 2020 23:18:00 Midland Funding, 2365 Northside Drive, Suite 300,  
San Diego, CA 92108-2709  
5165143 +E-mail/Text: MKnitter@monroecountypa.gov Mar 19 2020 19:12:45 Monroe County Tax Claim,  
1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2195  
5189474 +E-mail/Text: MKnitter@monroecountypa.gov Mar 19 2020 19:12:45  
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141  
5165146 EDI: PRA.COM Mar 19 2020 23:18:00 Portfolio RC, 120 Corporate Blvd Suite 1,  
Norfolk, VA 23502  
5165147 EDI: PRA.COM Mar 19 2020 23:18:00 Portfolio Recovery Associates, Po Box 12914,  
Norfolk, VA 23541  
5165149 +EDI: RMSC.COM Mar 19 2020 23:18:00 SYNCB, PO BOX 965015, Orlando, FL 32896-5015  
5165337 +EDI: RMSC.COM Mar 19 2020 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
5165150 +E-mail/Text: bankruptcyleftdepartment@tsico.com Mar 19 2020 19:12:50 Transworld Systems INC,  
PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5178212\* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

5178213\* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

5165131\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, PO Box 15298, Wilmington, DE 19850)

5189332\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Timothy B. Fisher, II on behalf of Debtor 1 Patrick Andrew Harrison donna.kau@pocono-lawyers.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Patrick Andrew Harrison**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:19-bk-00730-RNO**

Social Security number or ITIN xxx-xx-1939

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

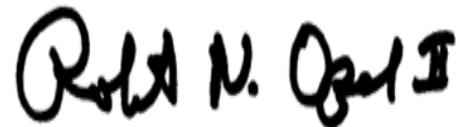
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patrick Andrew Harrison

By the  
court:

3/19/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**